

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
MARCH 31, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY DISCONTINUED</u>		
1-27-14	Union State Bank of Fargo, Fargo, to discontinue its facility at West Acres Mall, Fargo, effective 6-30-14	Preliminary application
<u>FACILITY APPLICATION</u>		
2-11-14	First International Bank & Trust, Watford City, to establish a facility at 2150 21 st Ave NW, Minot	Approved by Commissioner 3-13-14
<u>INTERSTATE BRANCH DISCONTINUED</u>		
2-10-14	Bell State Bank & Trust, Fargo, to discontinue its interstate branch at 11100 Wayzata Boulevard, Minnetonka, MN; effective 5-9-14	Approved by Commissioner 3-19-14
<u>MERGER APPLICATION</u>		
2-20-14	Choice Financial Group, Grafton, to merge Great Plains National Bank, Belfield, into Choice Financial Group, Grafton	Comment period ends 3-21-14. To be acted on by State Banking Board 4-10-14.
12-30-13	Farmers & Merchants State Bank of Tolna, Tolna, to merge McVile State Bank, McVile, into Farmers & Merchants State Bank of Tolna, Tolna, and to change its name to Farmers & Merchants Bank of North Dakota, Tolna	Approved by State Banking Board 3-14-14

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<u>CHANGE OF CONTROL APPLICATION</u>		
2-4-14	Wayne G. Hoffner individually and as trustee of the Gordon H. Hoffner 2011 Irrevocable Family Trust, Hazen, to retain control of the Union Holding Company, Halliday	Approved by State Banking Board 3-14-14
<u>BRANCH APPLICATION</u>		
9-23-13	Citizens Community Credit Union, Devils Lake, to establish a branch at 428 Bygland Road SE, East Grand Forks, MN	Comment period ends 3-31-14. To be acted on by State Credit Union Board 4-2-14.
11-18-13	Capital Credit Union, Bismarck, to establish a branch at 3103 Yorktown Dr, Bismarck	Approved by State Credit Union Board 3-7-14
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
1-24-14	United Savings Credit Union, Fargo, to expand its field of membership from "Individuals who live or work in Cass and Ransom Counties in ND, Clay County, MN, and a portion of Otter Tail County in MN", to "The field of membership in this credit union shall be organizations and persons living within a 75 mile radius of the home office of the credit union, located at 220 N. 10 th Street, Fargo, North Dakota, and members of their immediate families. Membership shall also include all credit union members existing on (date to be determined)."	Preliminary application
<u>COMMISSIONER NAME WAIVER</u>		
	SmartPractice Allergen Bank, Phoenix, AZ	Approved 3-12-14
	United Stationers Charitable Trust, Mesa, AZ	Approved 3-24-14
	Kappa Alpha Theta Housing Trust, Inc., Cincinnati, OH	Approved 3-28-14

USURY

The usury rate for unregulated lenders the month of April 2014 is **7.000% (5.577%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).